

FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY DKT NO. 4156-006	SERIAL NO. 09/741,620		
				APPLICANT R. Alan Neely et al.			
				FILING DATE December 19, 2000	GROUP		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>							
O E JC 68 MAR 05 2001 PATENT & TRADEMARK OFFICE							
<b>U.S. PATENT DOCUMENTS</b>							
EXAMINER INITIALS		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
<i>DAN</i>	A	3,653,480	04/72	Yamamoto et al.	194	4	
	B	4,322,613	03/82	Oldenkamp	235	449	
	C	4,544,834	10/85	Newport et al.	235	487	
	D	4,649,563	03/87	Riskin	379	97	
	E	4,695,880	09/87	Johnson et al.	358	86	
	F	4,711,993	12/87	Kosednar et al.	235	380	
	G	4,713,761	12/87	Sharpe et al.	364	406	
	H	4,859,837	08/89	Halpern	235	380	
	I	4,870,260	09/89	Niepolomski et al.	235	381	
	J	4,947,028	08/90	Gorog	235	381	
<b>FOREIGN PATENT DOCUMENTS</b>							
		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION
							YES      NO
<b>OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)</b>							
EXAMINER		<i>R. Alan Neely</i>		DATE CONSIDERED		<i>12/7/04</i>	
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

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			FILING DATE December 19, 2000	GROUP

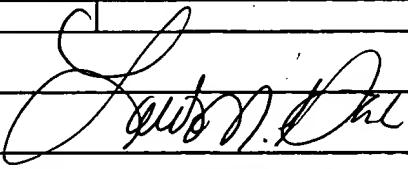
## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
JM	K	4,992,646	02/91	Collin	235	375	
	L	5,121,945	06/92	Thomson et al.	283	58	
	M	5,168,151	12/92	Nara	235	492	
	N	5,179,584	01/93	Tsumura	379	114	
	O	5,220,501	06/93	Lawlor et al.	364	408	
	P	5,283,829	02/94	Anderson	380	24	
	Q	5,317,137	05/94	Wilkins	235	380	
	R	5,326,959	07/94	Perazza	235	379	
	S	5,383,113	01/95	Kight et al.	364	401	
	T	5,465,206	11/95	Hilt et al.	364	406	
	U	5,473,143	12/95	Vak et al.	235	380	
	V	5,483,445	01/96	Pickering	364	406	

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES NO

## OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

EXAMINER	DATE CONSIDERED
	
12/7/09	

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## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
<i>MM</i>	W	5,504,677	04/96	Pollin	364	408	
	X	5,544,086	08/96	Davis et al.	364	408	
	Y	5,557,518	09/96	Rosen	364	408	
	Z	5,572,004	11/96	Raimann	235	380	
	AA	5,652,786	07/97	Rogers	379	91.01	
	BB	5,671,285	09/97	Newman	380	30	
	CC	5,699,528	12/97	Hogan	395	240	
<i>V</i>	DD	6,044,362	03/00	Neely	705	34	
	EE	5,097,115	03/92	Ogasawara et al.	235	380	

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES NO

## OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

<i>MM</i>	FF	The Biller's Guide To Electronic Consumer Bill Payment; NACHA, 1995
<i>MM</i>	GG	ACH Rules Guide for Direct Payment Programs; NACHA 1995
<i>MM</i>	HH	Trends, Paperless Bills; PC Magazine, July 1999

EXAMINER <i>MM</i>	DATE CONSIDERED <i>12/7/04</i>
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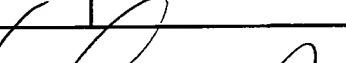
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		APPLICANT Neely et al.	
	INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE December 19, 2000	GROUP 2167

## **U.S. PATENT DOCUMENTS**

## FOREIGN PATENT DOCUMENTS

**OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)**

  
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Sheet 1 of 1

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			GROUP

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